

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

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Order Filed on December 6, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

44890

Morton & Craig LLC

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Attorney for Leaders Financial Company

In Re:

ANNETTE M. RIVERA

Case No.: 18-28067

Adv. No.:

Hearing Date: 11-19-17

Judge: CMG

**ORDER SETTING AMOUNT TO BE PAID THROUGH PLAN AND DIRECTING THE  
TRUSTEE TO MAKE ADEQUATE PROTECTION PAYMENTS TO LEADERS FINANCIAL  
COMPANY**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: December 6, 2018**

A handwritten signature in black ink, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

**Annette M. Rivera**

**18-28067(CMG)**

**Order Setting Amount to be Paid to and Directing the Chapter 13 Trustee to make Adequate Protection Payments to Leaders Financial Company**

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This matter having been brought on before this Court on objection to confirmation filed by John R. Morton, Jr., Esq., attorney for Leaders Financial Company, with the appearance of Robert Nisenson, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. **Amount to be paid to Leaders Financial Company:** The trustee shall pay Leaders Financial Company the sum of \$9,193.00 over 60 months (being the net loan balance of \$7737.00 with interest at 7% for 60 months).
2. **Adequate protection payments:** The Chapter 13 Trustee shall make adequate protection payments to Leaders Financial Company in the amount of \$140 per month.
3. **Commencement and frequency of adequate protection payments:** Adequate protection payments shall be made monthly, each month to Leaders Financial Company commencing in October of 2018.
4. **Duration of adequate protection payments:** Adequate protection payments shall be made monthly to Leaders Financial Company until all counsel fees have been paid and regular distributions begin to be made to Leaders Financial Company. If in any month there are insufficient funds on hand to pay both counsel fees and adequate protection payments, then funds on hand shall be used to pay adequate protection payments first, with the remaining balance going to counsel fees. If, after confirmation, counsel fees remain to be paid, then adequate protection payments shall continue to be paid to Leaders Financial Company until the remaining counsel fees have been paid.